

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 19-11870-RG  
Chapter: 7  
Judge: Rosemary Gambardella

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Julio G Inga  
923 Grove Street  
Elizabeth, NJ 07202

Social Security No.:  
xxx-xx-7230

Employer's Tax I.D. No.:

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**NOTICE OF MATERIAL MISSTATEMENT OF DEBTOR'S  
INCOME, EXPENSES OR ASSETS**

In accordance with 28 U.S.C. Section 586(f)(1), the United States Trustee contracted for an audit to be performed of the above-captioned debtor's petition, schedules and other information filed and/or provided by the debtor in this case.

NOTICE IS HEREBY GIVEN that the audit revealed one or more material misstatements concerning the debtor's income, expenses and/or assets. The Report is not a legal determination, and the legal effect of the auditors finding of material misstatement is a question for the Court. The audit report has been filed with the Court and is available for review by parties in interest.

Dated: April 4, 2019  
JAN:

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Julio G Inga  
 Debtor

Case No. 19-11870-RG  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: misstate

Page 1 of 2  
 Total Noticed: 12

Date Rcvd: Apr 04, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 06, 2019.

db +Julio G Inga, 923 Grove Street, Elizabeth, NJ 07202-3320  
 517997560 Citi, PO Box 6077, Sioux Falls, SD 57117-6077  
 517997562 +Nissan Motor Acceptance Corporation, PO Box 740596, Cincinnati, OH 45274-0596  
 517997568 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
 (address filed with court: Toyota Financial Services, P.O. Box 5855,  
 Carol Stream, IL 60197)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

+E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Apr 05 2019 00:16:20 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 517997557 E-mail/Text: ally@ebn.phinsolutions.com Apr 05 2019 00:15:11 Ally, PO Box 380902,  
 Bloomington, MN 55438-0902  
 517997559 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Apr 05 2019 00:22:52 Capital One Bank,  
 P.O. Box 6492, Carol Stream, IL 60197-6492  
 517997561 +E-mail/PDF: creditonebknofications@resurgent.com Apr 05 2019 00:22:56 Credit One Bank NA,  
 PO Box 98875, Las Vegas, NV 89193-8875  
 517997565 +E-mail/PDF: gecsed@recoverycorp.com Apr 05 2019 00:22:03 SYNCEB/AMER EAGLE DC,  
 PO BOX 965005, Orlando, FL 32896-5005  
 517997566 +E-mail/PDF: gecsed@recoverycorp.com Apr 05 2019 00:22:03 Synchrony Bank, P.O. Box 960061,  
 Orlando, FL 32896-0061  
 517997567 E-mail/PDF: ais.tmobile.ebn@americaninfosource.com Apr 05 2019 00:22:37 TMobil,  
 P.O. Box 37380, Albuquerque, NM 87176  
 517997570 E-mail/PDF: gecsed@recoverycorp.com Apr 05 2019 00:22:39 Walmart Master Card,  
 PO Box 960024, Orlando, FL 32896-0024

TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517997558\* Ally, PO Box 380902, Bloomington, MN 55438-0902  
 517997564\* +Nissan Motor Acceptance Corporation, PO Box 740596, Cincinnati, OH 45274-0596  
 517997563\* +Nissan Motor Acceptance Corporation, PO Box 740596, Cincinnati, OH 45274-0596  
 517997569\* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
 (address filed with court: Toyota Financial Services, P.O. Box 5855,  
 Carol Stream, IL 60197)

TOTALS: 0, \* 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 06, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 4, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation  
 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
 Diene Hernandez-Rodriguez on behalf of Debtor Julio G Inga crjesquire@hotmail.com,  
 abogado246@hotmail.com;dr77394@notify.bestcase.com  
 Kevin Gordon McDonald on behalf of Creditor Toyota Motor Credit Corporation  
 kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
 Steven P. Kartzman on behalf of Trustee Steven P. Kartzman kartztee@optonline.net,  
 jzapata@msklaw.net;njl6@ecfbis.com;jloewenstein@msklaw.net  
 Steven P. Kartzman kartztee@optonline.net,  
 jzapata@msklaw.net;njl6@ecfbis.com;jloewenstein@msklaw.net  
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

District/off: 0312-2

User: admin  
Form ID: misstate

Page 2 of 2  
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

TOTAL: 6